

04/06/00



ANGELO NOTARO
PETER C. MICHALOS
MARK A. CONKLIN
JOHN ZACCARIA

OF COUNSEL
FRANK J. COLUCCI
MARTIN A. LEVITIN

0407-00

LAW OFFICES
NOTARO & MICHALOS P.C.
EMPIRE STATE BUILDING
350 FIFTH AVENUE, SUITE 6902,
NEW YORK, NEW YORK 10118-6985

TELEPHONE: 212-564-0200
FAX: 212-564-0217
E-MAIL: nmpc@notaromichalos.com

P

100 DUTCH HILL ROAD, SUITE 100
ORANGEBURG, NEW YORK 10962-2100
TELEPHONE: 914-359-7700
FAX: 914-359-7798

PATENTS, TRADEMARKS
COPYRIGHTS



April 6, 2000

VIA EXPRESS MAIL
LABEL NO.: EL 389104753 US

BOX PATENT APPLICATIONS
Assistant Commissioner for Patents
U.S. Patent and Trademark Office
Washington, D.C. 20231

Re: UNION STATE BANK
U.S. Patent Application
Inventor: Thomas R. Packwood
For : RISK ASSESSMENT AND
MANAGEMENT SYSTEM
Our Ref.: J532-002 US

Sir:

The above-identified utility patent application is
transmitted herewith for filing.

Enclosed are:

1. 39 Page English Appln., including 65 Claims and an Abstract;
2. 4 Sheets of Drawings, Figs. 1-4;
3. Declaration and Power of Attorney - (2 Pgs.);
4. Assignment Document w/ Recordal Cover Sheet;
5. Small Entity Declaration - Small Business; and
6. Check - Amt. \$829.00 - No. 2965 (Filing Fee w/ Assignment and Addl. Claims - Small Entity).

009040.0344500

Assistant Commissioner for Patents
April 6, 2000
Page 2

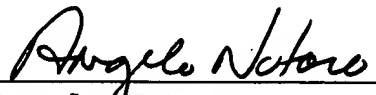
Fee Calculation:

Basic Filing Fee:		\$	690.00
Total No. of Claims Filed:	<u>65</u> (-20) = 45 x \$18.00		810.00
Total No. of Independent Claims Filed:	<u>4</u> (- 3) = 1 x \$78.00		78.00
Multiple Dependent Claims (if present):		\$260.00	
Sub-Total:		\$	1578.00
SMALL ENTITY (if applicable)			
REDUCE FILING FEE BY 50%:		\$	789.00
Assignment (if applicable):	-	\$ 40.00	40.00
TOTAL FEE:		\$	829.00

Kindly acknowledge receipt of the above items by having your mail room date-stamp and return the attached postcard with a serial number.

The Commissioner is hereby authorized to charge any fee under 37 CFR 1.16 and 1.17 which may be required during the entire pendency of the application to Deposit Account No. 14-1431.

Respectfully submitted,


Angelo Notaro
Reg. No. 27,664
Attorney for Applicant

(914) 359-7700

Dated: April 6, 2000 

NOTARO & MICHALOS P.C.
100 Dutch Hill Road
Suite 110
Orangeburg, New York 10962-2100

:al
Attachments